

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA  
WILKES-BARRE DIVISION**

In re:  Randy W. Polons, Debtor,  CSMC 2019-RPL7 Trust, Movant,  v. Randy W. Polons, Debtor/Respondent,  Jack N Zaharopoulos, Trustee/Respondent.	Bankruptcy No. 5:24-bk-00794-MJC  Chapter 13  Related to Doc. No. 37
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**CSMC 2019-RPL7 TRUST’S OBJECTION TO CONFIRMATION OF  
DEBTOR’S FIRST AMENDED CHAPTER 13 PLAN**

CSMC 2019-RPL7 Trust, (“CSMC”), by and through its undersigned counsel, hereby objects to the proposed Chapter 13 Plan of Debtor, Randy W. Polons, and in support thereof alleges as follows:

1. Debtor, Randy W. Polons, filed a voluntary petition pursuant to Chapter 13 of the Bankruptcy Code on April 3, 2024.
2. CSMC holds a security interest in the Debtor’s real property located 1365 Trailwood Lake Road, Wilkes-Barre, PA 18702 (the “Property”), by virtue of a Mortgage recorded with the Luzerne County Recorder of Deeds on April 19, 2007 in Instrument No. 5760094 which has ultimately been assigned to CSMC 2019-RPL7 Trust.
3. Said Mortgage secures a Note in the amount of \$66,514.78

24-202619  
POLONS, RANDY  
Objection to Confirmation  
Page 1

4. On June 11, 2024, .11-1 Secured creditor filed its Proof of Claim in the amount of \$30,015.20. A true and correct copy of the Proof of Claim (with all supporting documents) is attached hereto as Exhibit “A.”
5. The Proof of Claim further sets forth and itemizes a pre-petition arrearage of \$30,015.20.  
See Exhibit “A.”
6. On September 4, 2024, Debtor filed a First Amended Chapter 13 Plan (the “Plan”) A true and correct copy of the Plan is attached hereto as Exhibit “B.”
7. The proposed Amended Plan provides for full payment at 6.60% interest. Therefore, the Plan cannot be confirmed. Interest should be paid at the Till rate.
8. Further, the Plan fails to specify who is responsible for the taxes and insurance on the property during the pendency of the Bankruptcy Plan. It must be indicated in the Plan that the Debtor acknowledges the obligation to maintain taxes and satisfactory insurance on the property and what creditor remedy is if debtor does not pay.
9. The Plan fails to meet the requirements of 11 U.S.C. § 1322(b)(3) and (b)(5) and 1325(a)(5) with respect to the Secured Creditor's claim and the subject mortgage ,and therefore, fails to meet the confirmation requirements of 11 U.S.C. § 1325(a)(1) .
10. Based on the foregoing Secured Creditor objects to the Plan.

**WHEREFORE**, Secured creditor CSMC 2019-RPL7 Trust, respectfully requests that this Court not confirm the Chapter 13 Plan of Debtor, Randy W. Polons.

Respectfully Submitted,

**Robertson, Anschutz, Schneid, Crane &  
Partners, PLLC**

24-202619  
POLONS, RANDY  
Objection to Confirmation  
Page 2

Authorized Agent for Secured Creditor  
13010 Morris Rd., Suite 450  
Alpharetta, GA 30004  
Phone: (470) 321-7112  
Fax: (404) 393-1425

By: /s/Michelle L. McGowan, Esq.  
Michelle L. McGowan, Esq., Esquire  
Pennsylvania Bar Number 62414 PA  
Email: mimcgowan@raslg.com

Date: September 18, 2024

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA  
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In re:  Randy W. Polons, Debtor,  CSMC 2019-RPL7 Trust, Movant,  v. Randy W. Polons, Debtor/Respondent,  Jack N Zaharopoulos, Trustee/Respondent.	Bankruptcy No. 5:24-bk-00794-MJC  Chapter 13  Related to Doc. No. 37
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**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on September 18, 2024, I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Michael A. Cibik  
Cibik Law, P.C.  
1500 Walnut Street  
Suite 900  
Philadelphia, PA 19102

Jack N Zaharopoulos  
Standing Chapter 13  
(Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

24-202619  
POLONS, RANDY  
Objection to Confirmation  
Page 4

United States Trustee  
US Courthouse  
1501 N. 6th St  
Harrisburg, PA 17102

Randy W. Polons  
554 Trailwood Lake Rd  
Bear Crk Twp, PA 18702-8511

Respectfully Submitted,

**Robertson, Anschutz, Schneid, Crane &  
Partners, PLLC**

Authorized Agent for Secured Creditor  
13010 Morris Rd., Suite 450  
Alpharetta, GA 30004  
Phone: (470) 321-7112  
Fax: (404) 393-1425

By: /s/Michelle L. McGowan, Esq.  
Michelle L. McGowan, Esq., Esquire  
Pennsylvania Bar Number 62414 PA  
Email: mimcgowan@raslg.com